

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:)	Customer No.:	49,637
)		
Richard Marc LIBMAN)	Confirmation No.:	6844
)		
Serial No.: 09/592,086)	Group Art Unit:	3688
)		
Filed: June 12, 2000)	Examiner:	Alvarez, Raquel
)		
For: METHOD AND APPARATUS)	Attorney Docket No.:	LPL-0008 P3
FOR PREPARING CLIENT)		
COMMUNICATIONS)		
INVOLVING FINANCIAL)		
PRODUCTS AND SERVICES)		

**INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR § 1.97(c)**

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Under 37 CFR § 1.97(c) and 37 CFR § 1.56, Applicant is submitting references here that are of record with respect to Applicant's other related applications as well as some others that have come to Applicant's attention and may be of background interest to the above-referenced pending application. The accompanying Forms PTO-1449 list all those references. Except for U.S. patents and U.S. patent publication applications, Applicant is submitting copies of the listed items. If the Examiner would like copies of the U.S. patents and U.S. patent publication applications as well, she is respectfully requested to advise the undersigned. Applicant respectfully requests the Examiner to consider the references cited here and to initial the left-most column of the enclosed Forms PTO-1449, adjacent each reference, and return a copy for the Applicant's records. Applicant also requests that all these references are cited on the face of any patent that ultimately issues from this application.

For the Examiner convenience, Applicant has identified below certain references (from those cited here and already of record in this application) that are of interest with an explanation of the content of these references. Although Applicant believes that the claims, as pending in the present application are distinct, Applicant requests the Examiner to make an independent determination.

Anderson, U.S. Patent 5,974,396: This patent reference describes a system that processes retail transactional information involving large numbers of consumers and consumer products and determines relationships between the consumers and the products through clustering, and maintains the analytical information in a relational database. This reference also describes a printing subsystem connected to the analyzing means for printing promotional literature directed to particular customers based on cluster information.

Morrall, Katherine, "Customize Your Cross-Sell": This article reference describes statement-based marketing by placing targeted messages on statements using database marketing and flexible formatting software.

De Lapa, U.S. Patent 5,822,735 (already of record, not on Forms PTO-1449 attached here): This patent reference describes a system for selecting particular coupons from a group of pre-existing coupons, based on consumer survey answers, to provide the selected coupons to a consumer by printing them. More details of the De Lapa references are discussed in the other communications submitted to the U.S. Patent & Trademark Office.

Warmus, U.S. Patent 6,327,599: This patent reference describes an apparatus and method for controlling an electronic press to print fixed and variable information using template data representing first and second template pages. The apparatus and method permit high speed printing of

quality images and are particularly suited to the production of differing book versions and/or books with customized and/or personalized information within a single production run.

Pearson, Stewart, "A Lasting Relationship.": This article reference describes using customer databases to personalize communications and make them relevant to individual needs.

Bauchner, WO 97/34246 (already of record, not on Forms PTO-1449 attached here): This patent reference describes a system and method for identifying and communicating the availability of additional products to a customer of a financial institution. The customer's files are electronically tagged and representatives of the financial institution are alerted of the marketing opportunity and, in turn, they communicate the availability of the product to the customer.

Frenkel, EP 057228A1 (already of record, not on Forms PTO-1449 attached here): This patent reference describes a system for providing individualized investment allocation recommendation reports based upon manual input of investor questionnaires.

Applicant respectfully submits that there are other related patents issued and applications pending that may share disclosure with the present application. These patents and applications are identified below in the event the Examiner desires to review their prosecution histories:

U.S. Patent Nos.

5,987,434; (confirmed on April 3, 2007 after a first re-examination proceeding; a second re-examination invoked on November 29, 2007)
6,076,072; and
6,999,938.

Application No.: 09/592,086

Application Serial Nos.

09/592,086;
10/406,636;
10/405,950;
10/405,638;
11/182,386;
11/737,735;
11/615,622;
11/618,366;
11/741,225;
11/754,088;
11/772,119;
11/772,120;
90/007,498; and
90/008,900

Finally, Applicant respectfully submits below a list of court proceedings relating to Applicant's other patents.

Court Proceedings of Related Patents

1. *Direct Response Corporation, Response Worldwide Insurance Company, and Warner Insurance Company v. LPL Licensing, LLC, and Phoenix Licensing, LLC*, Civil Action No. 2:08-cv-00001-HRH, filed 1/3/08 in United States District Court, District of Arizona
2. *State Farm Mutual Automobile Insurance Company v. LPL Licensing LLC and Phoenix Licensing LLC*, Civil Action No. 2:2007cv01329, filed 7/10/07 in United States District Court, District of Arizona
3. *State Farm Bank, F.S.B. v. LPL Licensing, LLC and Phoenix Licensing, LLC*, Civil Action No. 2:2007cv01895, filed 10/4/07, in United States District Court, District of Arizona
4. *United Services Automobile Association (USAA) v. LPL Licensing LLC and Phoenix Licensing LLC*, Civil Action No. 2:07-cv-01968-FJM, filed 10/12/07, in United States District Court, District of Arizona
5. *Citicorp Credit Services Inc. v. LPL Licensing, LLC and Phoenix Licensing, LLC*, Civil Action No. 1:2007cv00649, filed 10/17/07, in United States District Court, District of Delaware
6. *Discover Products, Inc. v. LPL Licensing, LLC and Phoenix Licensing, LLC*, Civil Action No. 1:2007cv05776, filed 10/12/07, in United States District Court, Northern District of Illinois, Eastern Division

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7. *LPL Licensing LLC and Phoenix Licensing LLC v. Chase Manhattan Mortgage Corporation, JP Morgan Chase Bank, N.A., Citibank, N.A., Citibank USA, N.A., CitiBank (South Dakota), N.A., CitiMortgage, Inc., CitiGroup, Inc., Citi Assurance Services Inc., Countrywide Home Loans, Inc., Countrywide Insurance Services, Inc., Discover Financial Services, Inc., Discover Bank, GMAC Mortgage, L.L.C., GMAC Insurance Marketing, Inc., GMCA Bank, Liberty Life Insurance Company, Response Worldwide Insurance Company, Direct Response Corporation, Warner Insurance Company, State Farm Mutual Automobile Insurance Company, State Farm Bank, F.S.B., USAA Federal Savings Bank and USAA Savings Bank*, Civil Action No. 2:2007cv00387, filed 8/31/07, in United States District Court, Eastern District of Texas, Marshall Division
8. *In re LPL and Phoenix Licensing Litigation - MDL*, Civil Action No. MDL no. 1910, filed 10/24/07, Judicial Panel on Multidistrict Litigation

This information disclosure statement should not be construed as a representation that more material information does not exist or that an exhaustive search of the relevant art has been made. Nor does this information disclosure statement constitute an admission by Applicant or Applicant's representatives that the information provided here is necessarily prior art to Applicant's invention. Moreover, Applicant believes that the claimed inventions are distinct and reserves the right to establish patentability of the claimed inventions over the references listed should they be asserted against Applicant's claims.

The Commissioner is authorized to charge any fees required by the filing of these papers, and to credit any overpayment to our Deposit Account No. **50-3102**.

Respectfully submitted,

BERRY & ASSOCIATES P.C.

Dated: May 14, 2008

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